Case 22-10913-ABA Doc 46 Filed 11/15/22 Entered 11/15/22 15:23:31 Desc Main Document Page 1 of 5

Fill in this information to identify your case:						
Debtor 1	Brian Charles Allen					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) First Name		Middle Name	Last Name			
United States B	Sankruptcy Court for the:	DISTRICT OF NEW JERSEY				
Case number	22-10913					
(if known)						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	200,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,800.0
	1c. Copy line 63, Total of all property on Schedule A/B	\$	203,800.0
ır	2: Summarize Your Liabilities		
			abilities t you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	271,907.8
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,302.0
	Your total liabilities	\$	288,209.81
ar	3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	9,220.3
	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,362.2
ar	4: Answer These Questions for Administrative and Statistical Records		
	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
	■ Yes		

- 7. What kind of debt do you have?
 - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Debtor 1 Brian Charles Allen

Case number (if known) 22-10913

- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$11,795.77

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1 Brian Charles Allen Debtor 2 (Spouse, if iffing) United States Basicruptory Court for the: DISTRICT OF NEW JERSEY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Is this a pint case? No. Go to line 2. You. Does Debtor 2 live in a separate household? No. Go to line 2. No. Do not list Debtor 1 and Pyes. Fill out this information for Debtor 2. Do not state the dependents? Do not state the dependents? Son 7 Pyes. Do not state the dependents? Son 15 Pyes. Son 15 Pyes. Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptrys filling date unless you are using this form as a supplement in a Chapter 13 case to report responses of a date after the bankruptry is filled, it this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid of or with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 1081) 4. The rental or home ownership expenses for your residence, include first mortgage approprix, homeowners, or renter's insurance 4. \$ 0.00 4. \$ 0.00 4. \$ 0.00 4. \$ 0.00 5.	Fill	in this informa	tion to identify yo	our case:					
A supplement showing posspetition chapter (Spouse, if filing) A supplement showing posspetition chapter (13 expenses as of the following date: MM / DD / YYYY	Deb	tor 1	Brian Charle	s Allen			Che	eck if this is:	
United States Barkuptcy Court for the: DISTRICT OF NEW JERSEY MM / DD / YYYY	<u>.</u>							•	
Case number 22-10913 (If known) Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Describe Your Household I is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Do not list Debtor 1 and Yes. Fill out this information for each dispendent. Dender Is Deber I and Debtor 2. Do not state the dependents ames. Son 7 Yes. Daughter 10 Dependent's person No.	1								
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I: Describe Your Household Is this a joint case? No. Go to line 2. Yes. Debtor 2 live in a separate household? No Do not list Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Bebtor 1 or Debtor 1 and Debtor 2. Do not state the dependents mames. Son 7 Pess Daughter 10 Pess Debtor 2 must live with your? No Daughter 10 Pess Debtor 2 must live with your? No No Do not state the dependents names. Son 15 Pess Page 2 Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included cypenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Properly, homeowner's, or renter's insurance 4c. \$ 2,048.22	Unit	ed States Bankr	uptcy Court for the	: DISTRI	CT OF NEW JERSEY			MM / DD / YYYY	
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2. Do you have dependents?		□ No	0						
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Son Tolephore 2. Do not state the dependents names. Son Daughter 10 Yes No Yes No No Son 15 Yes No Yes No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 1061.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Son Dependent's relationship to Debtor 2 Dependent's relationship to Debtor 2 Dependent's relationship to Debtor 2 No No Yes No Yes Yes 10 No Yes Yes 3. Do your expenses include expenses include expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13		☐ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of De	btor 2.	
Debtor 2. Do not state the dependents names. Son 7 Yes No No No No No No No N	2.	Do you have	e dependents?	□ No					
Both of state the dependents names. Son 7			ebtor 1 and	■ Yes.					
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Son 15 Yes No No No No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00						Daughter		10	
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4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 200.00 4d. \$ 0.00	4.					nclude first mortgag	e 4.	\$	2,048.22
4b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$200.004d.Homeowner's association or condominium dues4d. \$0.00		If not includ	ed in line 4:						
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4d. Homeowner's association or condominium dues 4d. \$ 0.00				s, or renter	's insurance			· -	
·								·	
	5.					me equity loans		· .	

Debtor 1 Brian Ch	narles Allen	Case num	per (if known)	22-10913
6. Utilities:				
	, heat, natural gas	6a.	\$	650.00
•	wer, garbage collection	6b.	\$	125.00
,	e, cell phone, Internet, satellite, and cable services	6c.	·	400.00
6d. Other. Spe		6d.		0.00
	ekeeping supplies	7.	·	
			·	1,500.00
	children's education costs	8.	\$	0.00
-	ry, and dry cleaning	9.	\$	300.00
•	products and services	10.	\$	250.00
1. Medical and de	•	11.	\$	50.00
	Include gas, maintenance, bus or train fare.	12.	\$	200.00
Do not include ca			·	
	clubs, recreation, newspapers, magazines, and books	13.	·	100.00
	ributions and religious donations	14.	\$	0.00
5. Insurance.				
	nsurance deducted from your pay or included in lines 4 or 20.	150	¢.	0.00
15a. Life insura		15a.	·	0.00
15b. Health ins		15b.	·	0.00
15c. Vehicle in:	surance	15c.		74.00
15d. Other insu	· · ·	15d.	\$	0.00
3. Taxes. Do not in	nclude taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
7. Installment or le				
17a. Car paym	ents for Vehicle 1	17a.	\$	0.00
17b. Car paymo	ents for Vehicle 2	17b.	\$	415.00
17c. Other. Spe	ecify:	17c.	\$	0.00
17d. Other. Spe		17d.	\$	0.00
•	of alimony, maintenance, and support that you did not report a		·	
	your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	s you make to support others who do not live with you.		\$	0.00
Specify:		19.		
). Other real prop	erty expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	ur Income.	
	s on other property	20a.		0.00
20b. Real estat		20b.	\$	0.00
	homeowner's, or renter's insurance	20c.	·	0.00
	nce, repair, and upkeep expenses	20d.	·	0.00
	er's association or condominium dues	20a.		
			·	0.00
1. Other: Specify:	pet care/food	21.	+\$	50.00
2. Calculate vour	monthly expenses			
22a. Add lines 4	•		\$	6,362.22
	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	3,002.22
			·	6 262 22
ZZC. Add line ZZ	a and 22b. The result is your monthly expenses.		\$	6,362.22
3. Calculate your	monthly net income.			
23a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	9,220.38
	monthly expenses from line 22c above.	23b.		6,362.22
	, 1			O,OOLILL
23c. Subtract v	your monthly expenses from your monthly income.			_
	is your monthly net income.	23c.	\$	2,858.16
	,			
	an increase or decrease in your expenses within the year after y			
	ou expect to finish paying for your car loan within the year or do you expect you	ur mortgage p	payment to incre	ease or decrease because of
	terms of your mortgage?			
No.				
☐ Yes.	Explain here:			

mation to identify your	case:			
Brian Charles All				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
nkruptcy Court for the:	DISTRICT OF NEW JERSEY			
22-10913				
				Check if this is ar
				amended filing
	Brian Charles All First Name First Name	First Name Middle Name nkruptcy Court for the: DISTRICT OF NEW JERSEY	Brian Charles Allen First Name Middle Name Last Name First Name Middle Name Last Name nkruptcy Court for the: DISTRICT OF NEW JERSEY	Brian Charles Allen First Name Middle Name Last Name First Name Middle Name Last Name nkruptcy Court for the: DISTRICT OF NEW JERSEY

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below			
Dic	d you pay or agree to pay someone who is NOT an attorney t	o help	you fill out bankrupt	cy forms?
	No			
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)		
	der penalty of perjury, I declare that I have read the summary t they are true and correct.	and s	chedules filed with th	is declaration and
X	/s/ Brian Charles Allen	X		
	Brian Charles Allen Signature of Debtor 1		Signature of Debtor 2	
	Date September 15, 2022		Date	

Official Form 106Dec